(b) if so, the details thereof; and

(c) what would be its impact on the existing pension schemes of Government?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL): (a) to (c) The private management of pension and provident funds of Central Government employees is under consideration.

**Schemes for Poor and Rural Women in H.P.**

3112. SHRI ANIL SHARMA: Will the Minister of FINANCE be pleased to state:

(a) the details of the schemes for poor and rural women started by NABARD in Himachal Pradesh during the last three years;

(b) the names of districts covered under the schemes and the result thereof, category-wise; and

(c) the details of the schemes proposed to be started by NABARD in Himachal Pradesh during the current year?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL): (a) National Bank for Agriculture and Rural Development (NABARD) has reported that it has not formulated any special scheme for women in Himachal Pradesh. The refinance disbursed by NABARD for various purposes in the State includes disbursements made to rural and poor women. NABARD has, however, introduced exclusive schemes for rural women *viz.* Assistance to Rural Women in Non-farm Development (ARWIND) and Assistance for Marketing of Non-farm Products of Rural Women (MAHIMA), which are schemes operated by Voluntary Organisations/Non-Government Organisations/other registered institutions. In Himachal Pradesh, 240 women were covered through 8 agencies involving an assistance of Rs. 11.77 lakh under the ARWIND Scheme. In addition, NABARD has also supported establishment of 4 women development cells in

2 Regional Rural Banks and 2 Co-operative Banks in the State through whom credit flow to women has improved and increased.

In addition, micro credit is provided to rural poor particularly women members through Self-Help Group bank credit programme promoted by NABARD. The programme is implemented in all the States including Himachal Pradesh. Data relating to the number of Women Group and the details of loan provided in Himachal Pradesh for the last three years are indicated below:

*(Rs. in lakhs)*

| Year | Women Group | Total Group | Bank Loan | Re-finance |
|---|---|---|---|---|
| 1998-99 | 133 | 354 | 35.00 | 28.60 |
| 1999-2000 | 48 | 402 | 122.00 | 38.60 |
| 2000-2001 | 1166 | 1568 | 319.00 | 255.60 |

(b) The districts covered under Arwind Scheme are Kullu, Solan, Shimla, Dharamshala, Kangra, Hamirpur and Chamba. The districts covered by Women Development Cells are Solan, Shimla, Mandi, Chamba, Kinnaur, Kangra, Sirmour, Kulu, Bilaspur and Manali. The results and the outcome of these schemes have indicated skill upgradation of 240 women, employment and income generation for 240 women and improved credit disbursements to women to the tune of Rs. 91.38 lakhs (under Women Development Cell Scheme).

(c) NABARD has reported that no additional scheme or programme is contemplated for Himachal Pradesh alone for the current year.